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1. (Currently amended) ~~A self service terminal~~ An Automated Teller Machine, ATM, comprising:

- a) a user interface including means for identifying a user;
- b) means for obtaining contact information which enables the ATM to contact ~~for~~ a communications device associated with a the user; and
- c) contact means for establishing a link with the communications device to allow a transaction to be ~~entered thereby~~ executed using the communications device.

2. (Currently amended) A terminal according to claim 1, wherein the means for obtaining contact information includes means for retrieving ~~data relating to~~ a telephone number ~~to be called to contact~~ of the communications device.

3. (Original) A terminal according to claim 1, wherein the contact means contacts the communications device directly.

4. (Original) A terminal according to claim 1, wherein the contact means requests a remote transceiver to establish a link

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with the communications device.

5. (Currently amended) ~~A self service terminal~~
An Automated Teller Machine, ATM, comprising:

- a) a user interface including means for identifying a user;
- b) means for obtaining telephone number for a telephone associated with a the user; and
- c) contact means for establishing a link with the telephone to allow a transaction to be ~~entered thereby~~ executed using the telephone.

6. (Currently amended) An automated teller machine (ATM) comprising:

- a) a cash dispenser for dispensing cash;
- b) means for obtaining contact information which enables the ATM to contact ~~for~~ a communications device associated with an ATM customer;
- c) means for establishing a link with the communications device based upon the obtained contact information to allow the ATM customer to enter an ATM transaction; and

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d) means for controlling the cash dispenser
to dispense cash when the entered ATM
transaction requires cash to be dispensed.

7. (Original) An ATM according to claim 6, wherein the means for obtaining contact information includes means for retrieving data relating to a telephone number to be called to establish a link with the communications device associated with the ATM customer.

8. (Original) An ATM according to claim 6, wherein the contact means includes means for directly contacting the communications device associated with the ATM customer.

9. (Original) An ATM according to claim 6, wherein the contact means includes means for requesting a remote transceiver to establish a link with the communications device associated with the ATM customer.

10. (Original) An automated teller machine (ATM) comprising:

a cash dispenser for dispensing cash;
means for obtaining a telephone number for a

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telephone associated with an ATM customer;
means for establishing a link with the
telephone based upon the obtained telephone
number to allow the ATM customer to enter an
ATM transaction; and
means for controlling the cash dispenser to
dispense cash when the entered ATM
transaction requires cash to be dispensed.

11. (Currently amended) ~~A self-service terminal~~
A system of Automated Teller Machines, ATMs, comprising:
- a) a host;
 - b) ~~at least one self-service terminal, each terminal~~
a group of ATMs, each having a user interface including transaction entry means and means for identifying a user;
 - c) means for obtaining contact information which enables an ATM to contact for a
communications device associated with a the identified user; and
 - d) contact means for contacting the
communications device to allow a transaction
to be ~~entered thereby~~ executed using the

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communications device.

12. (Currently amended) A method of operating a ~~self-service terminal~~
an Automated Teller Machine, ATM, the method comprising the steps
of:

- (a) identifying a user;
- (b) obtaining contact information which
enables the ATM to contact ~~for~~ a
communications device associated with the
identified user; and
- (c) establishing a telecommunications link
with the communications device so that a
transaction may be ~~entered~~ executed via the
link.

13. (Currently amended) A method according to claim 12,
wherein step (b) includes the step of:

- (b-1) retrieving ~~data relating to~~ a
telephone number to be called to establish a
telecommunications link with the
communications device.

14. (Original) A method according to claim 12, wherein

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step (c) includes the step of:

(c-1) directly establishing a telecommunications link with the communications device.

15. (Original) A method according to claim 12, wherein step (c) includes the step of:

(c-1) requesting a remote transceiver to establish a telecommunications link with the communications device.

16. (Currently amended) A method of operating an automated teller machine (ATM), the method comprising the steps of:

(a) identifying an ATM customer desiring to carry out an ATM transaction;

(b) obtaining contact information which enables the ATM to contact ~~for~~ a communications device associated with the identified ATM customer; and

(c) establishing a link with the communications device associated with the ATM customer to allow the ATM customer to enter the desired transaction.

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17. (Currently amended) ~~A method according to claim 16, wherein step (b) includes the step of:~~

~~(b 1) — retrieving data relating to a telephone number to be called to establish the link with the communications device associated with the ATM customer.~~

A method according to claim 16, and further comprising:

d) delivering an item of value, or media relating to the transaction, to a second person located at the ATM, who is different from the customer.

18. (Original) A method according to claim 16, wherein step (c) includes the step of:

(c-1) directly establishing the link with the communications device associated with the ATM customer.

19. (Original) A method according to claim 16, wherein step (c) includes the step of:

(c-1) requesting a remote transceiver to establish the link with the communications device associated with the ATM customer.

20. (New) Method according to claim 17, in which the

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identified person delivers a Personal Identification Number, PIN,
to the ATM, and the second person does not.

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